

IN RE:

KATHLEEN MISKOVICH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-22497

Chapter 13

Related to Docket No. 122

ORDER OF COURT

AND NOW, this _____ 13th Day of October, 2020 ___, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE drb

ENTERED BY DEFAULT

In re:
Kathleen Miskovich
Debtor(s)

Case No. 15-22497-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 13, 2020

User: lfin
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

Recip ID	Recipient Name and Address
db	+ Kathleen Miskovich, 1219 Applewood Drive, Gibsonia, PA 15044-9249
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14075375	+ AT&T Universal Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14075376	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 982235, El Paso, TX 79998
14131556	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14075378	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, Inc., 106 North McKean St, P.O. Box 1623, Butler, PA 16003-3012
14120263	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
14075384	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's Bankruptcy processing, P.O. Box 8053, Mason, OH 45040
14754474	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14102113	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14075380	+ Exxon Mobil, P.O. Box 6404, Sioux Falls, SD 57117-6404
14075382	+ GM Card Customer Center, P.O. Box30256, Salt Lake City, UT 84130-0256
14092701	++ GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154 address filed with court:, Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
14075383	Green Tree Mortgage, P.O. Box 84710, Palatine, IL 60094
14092702	+ Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
15182448	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14077911	+ PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
14075386	PNC Bank NA, One PNC Plaza, 20th fl., Pittsburgh, PA 15222
14137449	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14117524	+ Pine-Richland SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14075387	Ross/West View Emergency Services Author, 5325 Perry Highway, Pittsburgh, PA 15229
14075388	+ Saks Fifth Avenue, P.O. Box 10327, Jackson, MS 39289-0327
14075389	Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282
14075392	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855
14075391	+ Toyota Cardmember Services, P.O. Box 6331, Fargo, ND 58125-6331
14075393	+ Toyota Financial Services, P.O. Box 790069, Saint Louis, MO 63179-0069
14100575	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
14075394	+ UPMC Magee Womens Hospital, P.O. Box 382059, Pittsburgh, PA 15250-0001
14075395	+ Vincentian Home-SNF, 111 Perrymont Rd., Pittsburgh, PA 15237-5201

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14075377	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2020 03:27:37	Brooks Brothers/SYCB, P.O. Box 965003, Orlando, FL 32896-5003
14075379	Email/Text: mrdiscen@discover.com	Oct 14 2020 03:13:00	Discover, P.O. Box 30943, Salt Lake City, UT

District/off: 0315-2

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14077797	Email/Text: mrdiscen@discover.com	Oct 14 2020 03:13:00	84130 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14075381	+ Email/PDF: gecsedl@recoverycorp.com	Oct 14 2020 03:24:25	Gap Visa- Synchrony Bank, P.O. Box 965003, Orlando, FL 32896-5003
14075390	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 14 2020 03:26:02	Slate from Chase Cardmember Services, P.O. Box 15298, Wilmington, DE 19850
14106329	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 14 2020 03:14:00	Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14075385	+ Email/Text: bnc@nordstrom.com	Oct 14 2020 03:13:02	Nordstrom, P.O. Box 13589, Scottsdale, AZ 85267-3589
14123705	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2020 03:26:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14135298	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 14 2020 03:14:00	Td Bank, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14075396	+ Email/PDF: gecsedl@recoverycorp.com	Oct 14 2020 03:24:25	Walmart-Synchrony Bank, P.O. Box 965023, Orlando, FL 32896-5023

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		Ditech Financial LLC f/k/a Green Tree Servicing LL
cr		Ditech Financial LLC f/k/a Greentree Loan Servicing
cr		Duquesne Light Company
cr		Pine-Richland School District

TOTAL: 5 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC ecfmail@mwc-law.com

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Celine P. DerKrikorian

on behalf of Creditor Ditech Financial LLC f/k/a Greentree Loan Servicing LLC ecfmail@mwc-law.com

David Z. Valencik

on behalf of Debtor Kathleen Miskovich dvalencik@c-vlaw.com
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped
uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Donald R. Calaiaro

on behalf of Debtor Kathleen Miskovich dcalaiaro@c-vlaw.com
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped
uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Jared S. Roach

on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC jroach@reedsmith.com
bankruptcy-2628@ecf.pacerpro.com;slucas@reedsmith.com

Jeffrey R. Hunt

on behalf of Creditor Pine-Richland School District jhunt@grblaw.com cnoroski@grblaw.com

Lauren Moyer

on behalf of Creditor Ditech Financial LLC ecfmail@ecf.courtdrive.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Peter J. Ashcroft

on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 13